

# News Release

## Deputy First Minister launches Ayrshire project to provide legal advice to people facing repossession and debt

Today Nicola Sturgeon, Deputy First Minister will launch a service (A.H.A.P.) to provide legal advice to local people on repossession and debt issues.

The Ayrshire project has received £191,215 for its work, and is one of 16 around Scotland that late last year the Scottish Legal Aid Board announced would share in excess of £2 million of funding made available by the Scottish Government, to enhance legal advice services for people affected by the economic downturn and targeting issues such as repossession and debt.

Susan Carson, Director of Services Community Housing Advocacy Project (CHAP), who are the lead organisation said, "It's about getting in early to help people and so avoiding repossessions. The service will provide legal advice across the Kilmarnock and Ayr courts and will provide crucial advice at critical moments in people's lives. For any one person and their family - dealing with legal issues or having to attend a court hearing can be extremely stressful and unnerving. The funding has allowed the project to recruit a full time solicitor employed by Govan Law Centre, a full time dedicated money advice worker employed by CHAP and administration support. Now, more than ever, people need our help and this funding will help us to provide an enhanced service."

Colin Lancaster, Director of Policy and Development at the Scottish Legal Aid Board, one of the launch speakers said, "This funding opens up access to justice for more people and means that they will be able to get targeted advice to help them to deal with their legal problems. We know that the majority of repossession cases are not defended and that even where homeowners do take action to try to keep their homes, many go unrepresented or don't turn up at court. In many cases early resolution of the problem might have meant avoidance of court altogether. We also know that helping someone avoid repossession does not always end their problems and that follow up work to tackle unresolved issues is also often needed."

Deputy First Minister, Nicola Sturgeon said "Families and individuals wrestling with debt can often feel stressed and isolated. At a time when communities across Scotland have to deal with challenging economic conditions, it is imperative that professional advice is available to our most vulnerable citizens. That is why this funding, provided by this Government, will make a real difference to families across Ayrshire in need of debt advice."

Mike Dailly of Govan Law Centre, said, "Govan Law Centre's team of solicitors is nationally recognised as having expertise in the prevention of homelessness. Our new project solicitor brings many years of experience as Principal Solicitor for both a national homelessness charity and a community-based law centre to this team. By combining these strengths with those of a local grass roots organisation, with Scottish Legal Aid Board funding, we aim to be in a position to provide dedicated money advice and qualified legal representation to the people of Ayrshire to prevent mortgage repossession on a sustainable basis."

Members of the public can contact A.H.A.P. on 01294 313137.

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**Launch event: Tuesday 12<sup>th</sup> January** - Park Hotel, Rugby Park, Kilmarnock KA1 2DP.  
Open at 9am.  
Speakers from 9:25am.

Press are requested to advise if they will attend the launch by contacting Mat Lopez, Communications Officer, Scottish Legal Aid Board tel. 0131 240 1887

**Ends**

**Journalists please contact:**

Scottish Legal Aid Board Mat Lopez, Communications Officer tel. 0131 240 1887 (prior to the launch)  
Susan Carson - A.H.A.P. - AHAP @ CHAP - 01294 313137 (press contact on the launch day for journalists attending, please ask for Susan on arrival.)

Mike Dailly - AHAP @ GLC - 0141 440 2503 or [mike.dailly@btinternet.com](mailto:mike.dailly@btinternet.com)

Scottish Government - Iain Monk - tel - 0131 244 2951

**Further information for Editors:**

The Scotland wide grant scheme is part of a package of measures being funded from an additional £3m announced last year, to last over two years, which the Scottish Government made available to the Board as part of its response to the recession. The package will also be used to enhance and expand current in-court advice services, which offer a mix of advice and representation to people who have not been able to access other assistance on issues such as repossession, eviction, debt and small claims, as well as enabling the Board to recruit a small number of additional directly employed solicitors based in Aberdeen, Edinburgh and Inverness to provide advice and representation to help people affected by the economic downturn.

This package sits alongside the existing legal provision for civil legal aid and advice and assistance; which already provides help and representation for many people facing debt and repossession problems. Last year (2008-2009) total net expenditure on civil legal assistance was £42.6m. In 2009 the

Scottish Government increased the upper disposable income limit for financial eligibility for civil legal aid to £25,000. This means that around three quarters of the adult population are now potentially financially eligible for civil legal aid.

Further information on other grant funded projects is available from the Board's website at [www.slab.org.uk](http://www.slab.org.uk).